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# **METROPOLITAN MINORITY BUSINESS SURVEY**

**A STUDY OF THE TWIN CITY MINORITY BUSINESS  
ACTIVITY AND PROBLEMS**

Jane S. Brown

August 1974



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METROPOLITAN MINORITY BUSINESS SURVEY:  
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by  
Jane S. Brown

Center For Urban and Regional Affairs  
School of Business Administration  
University of Minnesota  
Minneapolis, Minnesota 55455  
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## 1. SUMMARY

The principal purpose of this study was to identify areas where revised or additional programs were needed to be designed to enhance the successful performance of minority entrepreneurs. In addition, a more accurate description of the minority business activity within the Twin City Metropolitan Area was to be developed. The study has resulted in the following conclusions and recommendations.

### Conclusions and Recommendations

1. - - that priority emphasis be concentrated on developing the MEDA Vendor Program to stimulate greater private, public, and community patronage of the minority businesses. This action will ensure more steady sales, the number one problem of minority businesses.
2. - - that a more extensive training and assistance program be developed to sharpen the estimating and bidding skills of contractors and provide more accessible bonding and government contracts. The contractor was the largest business type with the most problems.
3. - - that a more intensified training program in bookkeeping be established.

To provide assistance to the larger minority businesses that could also benefit the smaller business, the following recommendation is made:

4. - - that MEDA align these businesses with more experienced companies of the same kind and/or with human resources of the trade and professional organizations who would help to set up
  1. better cost control methods or
  2. employee training where necessary or
  3. joint ventures that would create an opportunity for a minority business to enter a particular market.

To enhance the communication and acceptance of constructive solutions provided by the business analyst, the following recommendation is made:

5. - - that the business analyst of MEDA develop a participatory approach to solving the problems of clients.



## 2. INTRODUCTION

In November, 1973, the Metropolitan Economic Development Association (MEDA) expressed the need for a research study to determine the demographic-economic profile of minority businesses in the metropolitan area. The latest related study, "Black Business in Minneapolis and St. Paul", was done in 1971. Thus the proposed study was to update some of the data received then, but in addition, identify and analyze more specifically the problem areas and business performance of the minority entrepreneur. The project coordination was done by Jane Brown, a graduate student in a marketing research course at the University of Minnesota. The project proceeded with MEDA and the University Marketing and Accounting Departments serving as advisors.

### Objectives of Study

In keeping with MEDA's goal to create and expand minority business opportunities in the metropolitan area, the two principal objectives were:

1. To understand more specifically the problems and needs of the minority businesses in order that the most relevant programs and services can be made available.
2. To identify more accurately the minority business activity within the Twin City Metropolitan Area.

Much of the information received can also be used to update the Minority Enterprise Directories published annually by MEDA.

It must be emphasized that the ultimate goal of the research is to identify areas where revised or additional programs need to be designed to enhance the successful performance of minority entrepreneurs.

### Outline of Report

Section 3 describes the approach used in conducting the study. This includes a description of how the data were collected from the field. The

minority business activity and problems are described in Section 4. Information is given regarding the racial make-up, types of businesses, employees, years of business experience, sales and profit levels and capital sources used. In addition, this section identifies the problems of particular types of businesses emphasizing the management assistance needed and desired. Further explanation is given on the effectiveness of MEDA as a counselor to minority businesses. Section 5 presents the conclusions and recommendations resulting from the study, while Section 6 provides definitions and information resources referred to. Included in the appendices are supporting charts of additional information and a copy of the questionnaire used.



### 3. APPROACH

The minority business population used in this study was taken from the personal and industrial Minneapolis-St. Paul Minority Enterprise Directories published by MEDA in 1973. Additional businesses not included in the directories were added to the population as they became known to the project staff. A personal interview averaging 45 minutes was held with each business owner and/or spouse. The interviewee responded to specific questions asked by the interviewer from a questionnaire. Out of 399 minority businesses, 309 completed interviews (or 77%) were received.<sup>1\*</sup> Forty-one businesses were found to be out of business, 22 business owners refused the interview and 27 business owners could not be contacted.

All interviewers were minority persons who were assigned minority business owners of their minority group to interview. This procedure was followed, except for a few exceptions, to reduce the language and sensitivity barriers of communication. The interviewer visited the entrepreneur at his place of business unannounced unless an appointment was necessary.

An introductory letter from MEDA was sent to each minority business owner explaining the objectives of the survey and soliciting their cooperation. Each completed interview was verified by a follow-up call to the person interviewed, after which a thank-you letter was sent.

Prior to beginning the survey, the questionnaire was tested on eight minority business owners that included each minority. Each interviewer was given specific instructions and training before entering the field.

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\*Superscript numbers in the text refer to the numbered footnotes that appear in Section 6.

#### 4. ANALYSIS

##### Minority Business Profile and Activity

A description of the racial make-up of the 309 businesses studied in this project is found in Table 1.

A profile of the minority business types is given in Table 2. A special count was made of the traditional minority businesses, including beauty parlors, barber shops, grocery stores, restaurants, tailor shops, cleaners and funeral homes. Traditional businesses comprise 29% of all the minority businesses but only 20.5% of all the Black businesses (Appendix A-1). Since 1971, the percentage of traditional businesses among Blacks has decreased about 4%.<sup>2</sup>

The physical condition of each business place was subjectively rated by the interviewer. Fifty-one percent of the businesses were rated first class, 37% were rated second class, 6% were completely undesirable while the remaining 6% were not rated at all. The number of full-time and part-time employees were accounted for separately. On the average, the minority businesses have from 1 to 2 full-time and 1 to 2 part-time employees. About 30% of the businesses have greater than two full-time and part-time employees. With an average span of 3-5 years of business experience prior to starting their current business, 56% of the minority business owners have been in business for more than five years. Seventy-three percent of the business owners expressed that more than 50% of their customers were white. Sixty-two percent of the businesses are patronized by a white clientele greater than 75% of their total customers.

Tables 3 and 4 respectively show the proportion of businesses within the particular sales and profit ranges.

TABLE 1  
RACIAL MAKE-UP OF THE MINORITY BUSINESSES

Race	Number	Percent
Black	209	67.6
Indian	15	4.9
Spanish-American	13	4.2
Oriental	68	22.0
Other	4	1.3
TOTAL	309	100.0

TABLE 2  
TYPES OF MINORITY BUSINESSES

Business Type	Number	Percent
Wholesale	5	1.6
Wholesale-Retail	7	2.3
Retail	94	30.4
Manufacturing	14	4.5
Business and Repair		
Services	70	22.7
Personal Service	32	10.4
Professional	36	11.7
Contract Construction	40	12.9
Other <sup>a</sup>	11	3.5
TOTAL	309	100.0

<sup>a</sup>The category "other" includes real estate, funeral parlors, communications and studio photography.

TABLE 3  
GROSS SALES VOLUME LAST YEAR

Amount	Percent of Minority Businesses
Less than \$10,000	18.1
\$10,000 - \$50,000	33.3
\$50,001 - \$100,000	16.8
\$100,001 - \$250,000	12.0
Greater than \$250,000	8.7
Missing data <sup>a</sup>	11.1
TOTAL	100.0

<sup>a</sup>Missing data was caused by a business not being in business all of last year or the owner refusing to give the information.

TABLE 4  
NET AFTER TAX PROFIT LAST YEAR

Amount	Percent of Minority Businesses
A Loss	15.2
Less than \$10,000	37.0
\$10,000 - \$25,000	18.8
\$25,001 - \$50,000	5.5
Greater than \$50,000	1.6
Missing data <sup>a</sup>	21.9
TOTAL	100.0

<sup>a</sup>The owner's skepticism in giving profit figures accounts for the higher percentage of missing data.



Table 5 illustrates the business types that have received sales from government agencies. The chart shows that 61 minority businesses have received government contracts. The distribution of businesses that applied or bidden for federal, state or local contracts implies that a majority of the government sales received are from federal agents. (Appendix A-2)

Tables 6 and 7 show the different sources of money used by the minority business owner to start the business and later to operate the business. Some businesses used more than one source of money at each phase.

#### Problems of the Minority Businesses

The minority business owners have identified six technical business problems that keep their businesses from being more profitable. In ranking order they are:

1. Insufficient sales
2. Insufficient working and expansion capital
3. Personnel needs
4. Need for better financial management
5. Inadequate physical environment
6. Contractor's assistance

Included in Problem 4 is the problem of collecting receivables, high cost and insufficient tax information. The problem with personnel is finding enough skilled and reliable employees. It was explained by some, however, that many personnel problems stem from the employer's inability to pay competitive salaries. Contractors need assistance in the following areas: bidding, estimating, finding sufficient bonding and securing government contracts. Inadequate

TABLE 5  
SALES RECEIVED FROM GOVERNMENT AGENCIES<sup>a</sup>

Business Type	Amount Received				
	\$0 - \$50,000	\$50,001- \$100,000	\$100,001- \$250,000	Greater than \$250,000	Total
Retail	5	0	0	0	5
Service <sup>b</sup>	17	7	2	0	26
Contract Const.	17	3	2	1	23
Manufacturing	2	2	0	1	5
Other <sup>c</sup>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>
	42	13	4	2	61

<sup>a</sup>This table reflects the amount of sales received from government agencies during the life of the business.

<sup>b</sup>Service here includes Business and Repair service, personal service and professionals.

<sup>c</sup>The businesses categorized under "other" that had received government contracts were real estate agencies.

TABLE 6  
SOURCES OF MONEY USED TO START THE BUSINESS

Money Source	No. of Businesses <sup>a</sup>
Personal savings	254
Friends and/or Relatives	39
Bank and/or SBA	108
Other <sup>b</sup>	17

<sup>a</sup>Some businesses used more than one source of money at each phase.

<sup>b</sup>Loan packages developed by MEDA are included under "other".

TABLE 7  
SOURCES OF MONEY USED TO OPERATE BUSINESS

Money Source	No. of Businesses <sup>a</sup>
Personal savings	159
Friends and/or Relatives	26
Bank and/or SBA	119
Other <sup>b</sup>	36

<sup>a</sup>Some businesses used more than one source of money at each phase.

<sup>b</sup>Loan packages developed by MEDA are included under "other".

physical environment includes poor location, insufficient floor space and the need for more and/or better equipment. It must be emphasized that these are problems seen from the perspective of the business owner. A business analyst may interpret the individual business problems differently which could effect the ranking order of the problems stated above. Table 8 shows the distribution of problems by business type and verifies the ranking order used. Problems included in Table 8 under "other" are competition, racism, unstable supplies and prices, need for research and development, language problems, need for data processing or the problem that the trade is dying. Service here includes Business and Repair, personal and professionals. Fourteen businesses reported competition as a problem. Nine of these businesses were service businesses and three were retailers.

#### Business Types Having Problems

Comparing the number of businesses reporting problems per business type to the total number of businesses of that type, one can identify the type of business having the greatest number of problems. Using the sub-total figure per business type for method one and the total figure per business type for method two, taken from Table 8, the above comparison gives the ratios shown in Table 9 for each business type. The ratios are saying that the wholesale-retailers, manufacturers, contractors and the businesses included under "other" are the four categories of businesses having the greatest number of problems.

#### Receptiveness of Minority Businesses to Outside Management Assistance

About one-third of the business owners indicated a positive interest in receiving outside professional management assistance for a reasonable fee. However,



TABLE 8

## KINDS OF PROBLEMS BY BUSINESS TYPE

Type of Business	Personnel	Physical Environ.	Sales	Expansion & Working Cap.	Contract Const.	Financial Mgmt.	Sub-Total	Other	Total
Wholesale	1	0	1	1	0	1	4	2	6
Retail	13	9	16	20	0	11	69	26	95
Service	25	16	27	20	13	19	120	34	154
Wholesale-Retail	1	1	4	2	0	2	10	2	12
Contract-Const.	6	2	5	14	13	8	48	6	54
Manufacturing	5	1	7	2	0	2	17	5	22
Other	0	0	7	2	1	2	12	5	17
TOTAL	51	29	67	61	27	45	280	80	360
Ranking Order	3rd	5th	1st	2nd	6th	4th			

TABLE 9  
NUMBER OF PROBLEMS PER BUSINESS TYPE

Business Type	Method 1 (sub-totals used)	Method 2 (totals used)
Wholesale-Retail	10/7 = 1.43	12/7 = 1.71
Manufacturing	17/14 = 1.21	22/14 = 1.57
Contract Construction	48/40 = 1.20	54/40 = 1.35
Other	12/11 = 1.09	17/11 = 1.55
Service	120/138 = .87	154/138 = 1.12
Wholesale	4/5 = .80	6/5 = 1.20
Retail	69/94 = .73	95/94 = 1.01

TABLE 10  
BUSINESSES BY SIZE INTERESTED IN OUTSIDE MANAGEMENT ASSISTANCE

Number of full-time employees	Number of businesses interested
none	39
1-2	24
3-5	14
6-10	11 a
11-25	4
greater than 25	0

<sup>a</sup>The dividing line shows that 96% of the businesses desiring outside assistance are the businesses with ten employees or less.

in recalling some of the responses to this question, there were business owners who responded more to their inability to pay the fee rather than their need or desire for assistance.

Table 10 records the business sizes most receptive to outside management assistance. The business size is based on the number of full-time employees.

The dividing line shows that 96% of the businesses desiring outside assistance are the businesses with ten employees or less.<sup>3</sup>

About one-third of the minority businesses expressed an interest in having a professional accountant review and evaluate their accounting methods. Ninety-five percent of this response was from businesses having ten or less full-time employees. A slightly higher number of business owners were also interested in training in bookkeeping either for themselves or a staff person.

#### The Effectiveness of MEDA

In this survey an almost equal number of businesses were found to have received management assistance (not including financial assistance<sup>4</sup>) from MEDA and the Small Business Administration (SBA). In Table 11 the minority business owner responds to the value of the assistance received from MEDA and SBA. The business size of the respondent is recorded as well.

Observing the total number of businesses that received no benefit, some benefit or much benefit from the assistance given by each agency, one concludes that the management assistance offered by MEDA has been more effective than those services offered by SBA. This chart also reveals that SBA and MEDA have mostly serviced the smaller business. The business sizes above the dividing lines are the ones mostly serviced by each agency. It appears that MEDA has serviced more of the larger businesses than SBA.

TABLE 11

## VALUE OF MANAGEMENT ASSISTANCE FROM MEDA AND SBA

## Benefit from MEDA

Number of Full-Time Employees	Do Not Know	No Benefit	Some Benefit	Very Beneficial	Total
none	0	1	1	6	8
1-2	1	1	1	3	6
3-5	1	3	0	2	6
6-10	0	0	0	4	4
11-25	0	1	0	1	2
greater than 25	$\frac{0}{2}$	$\frac{0}{6}$	$\frac{0}{2}$	$\frac{0}{16}$	$\frac{0}{26}$

a

## Benefit from SBA

none	0	5	2	2	9
1-2	1	3	4	2	10
3-5	1	2	0	1	4
6-10	0	1	1	0	2
11-25	0	2	0	0	2
greater than 25	$\frac{0}{2}$	$\frac{0}{13}$	$\frac{0}{7}$	$\frac{0}{5}$	$\frac{0}{27}$

a

<sup>a</sup>The business sizes above the dividing line are the ones mostly serviced by each agency.



Taking into consideration all of the characteristics of the minority businesses in the Twin Cities, one might classify these businesses into three categories: Type I, Type II, and Type III. The Business of Type I incorporates most of the basic practices necessary to operate a business. They have an adequate bookkeeping system. They develop and use financial statements. The entrepreneur has developed a competent product or service. The business owner possesses general managerial experience though a balanced experience may be lacking.<sup>5</sup> These businesses can be any size though most businesses in this category have been in existence for a few years, experienced fast growth and are likely to include many of the larger minority businesses. Almost all of the entrepreneurs in this category are familiar with MEDA.<sup>6</sup> They saw great potential in the management assistance that could be received from MEDA, but, members of this group are presently feeling that the services they need are beyond the services offered by MEDA. They need help in cost control, in entering new markets that up to now have only been serviced by the business giants. They are seeking equity capital and are having difficulties locating qualified employees, minorities in particular.

Business owners of Type II have developed a quality product or service and have proven their competency, but many lack a balanced management skill and in many instances, general managerial experience. This business type has many who do not keep accurate records; there is uncertainty as to how the product or service should be marketed, and the scope of financial management is not understood. More specifically the problems of Type II businesses include insufficient working capital, steady sales, collection of receivables, advertising, bonding, estimating and bidding. Many of the businesses of this group are aware of MEDA and are clients. The strongest positive responses are from the clients receiving

accounting services and attending the management seminars. The strongest negative responses are from clients who refuse to accept the analysis and solutions regarding their perspective business endeavors submitted by the business analyst. My contention is that this negative response is caused by a breakdown in communication and/or a need for a better method of communicating with clients.<sup>8</sup>

Businesses of Type III show no signs of potential success. The business owners likely do not have the personal characteristics to become successful operators. They are incompetent; they lack specific experience in the line of business and general managerial experience.

## 5. CONCLUSIONS AND RECOMMENDATIONS

The minority business owners have expressed the opinion that their key problem is securing enough steady sales. More private and public commitments to patronize the minority vendors are needed. Local and state government consumers especially need to be tapped.

### Recommendation 1

That priority emphasis be concentrated on developing the MEDA Vendor Program to stimulate greater private, public and community patronage of the minority businesses.

The responses from business owners have also revealed that the wholesale-retailers, manufacturers, contractors and the businesses included under "other" are the four business types having the greatest number of problems. The largest number of businesses of this group are classified as contractors.

### Recommendation 2

That a more extensive training and assistance program be developed to sharpen the estimating and bidding skills of contractors and provide more accessible bonding and government contracts.

The business owner is very receptive to the accounting services offered by MEDA, but he or she is particularly interested in training in bookkeeping.

### Recommendation 3

That a more intensified training program in bookkeeping be established.

About twenty-five of the three hundred and nine minority businesses were identified to have more than ten employees which places them in a business size category not widely serviced by MEDA. Because these businesses do have

problems and the services they could use are ones that also would be beneficial to the smaller business owner, the following recommendation is made:

Recommendation 4

That MEDA align these businesses with more experienced companies of the same kind and/or with human resources of the trade and professional organizations where the latter would be conducive to sharing or helping to set up:

1. better cost control methods or
2. providing employee training where necessary or
3. set up joint ventures that would create an opportunity for that minority business to enter a particular market.

The study has revealed that a different approach to counseling business owners is needed to enhance the communication and acceptance of the critical, but constructive, business analysis of problems and solutions provided by the business analyst.

Recommendation 5

That the business analyst of MEDA develop a participatory approach to solving the problems of clients. This involves individual or group counseling sessions where the client is made to wrestle with his problem, i.e., through asking the right questions, the analyst gets the client to identify his problem, generate alternative solutions, evaluate alternatives, and reach an effective decision. The analyst becomes the information expert but the client becomes the problem solver. Placed in this position the client is forced to understand every aspect of the problem. With this approach the client is more likely to accept the management assistance received.



## 6. FOOTNOTES

1. A completed interview was one where the interviewer had an opportunity to ask each question on the questionnaire whether responded to or not.

If a business entity owned and operated more than one business and each business fitted under the same business classification type used in the survey, then all the businesses together were treated as one.

2. Wickstrom, David, and Holdrige, John, Black Business in Minneapolis and St. Paul. (The Center for Urban and Regional Affairs, University of Minnesota: Minneapolis), 1971.
3. Since the survey was conducted under the auspices of MEDA, the question inquiring about the business owner's interest in outside management assistance implicitly implies management assistance from MEDA. Later in this report some comments from the more experienced and advanced business owner will be given which may reveal why many of the larger business owners do not desire management assistance from MEDA.
4. Here financial assistance primarily means loan packaging.
5. Unbalanced experience is defined to mean experience not well rounded in sales, finance, purchasing and production.
6. A few of the business owners acknowledged their familiarity with one of the three parent organizations that merged in 1971 and became MEDA. The organizations included Business Enterprise for the American Minority (BEAM) operated by the Minneapolis Urban League, the Minority Business

6. cont.

Development Task Force, operated by the Minneapolis Urban Coalition, and the Community Development Corporation of St. Paul which is still in existence but no longer functioning as a loan packager to minority businesses. Mr. Charles Poe became president of MEDA in May, 1972.

7. To document the data for this phase of the report, businesses were arbitrarily selected for each category type, after which their respective problems and responses were studied. The sample of businesses used for this analysis were only those interviewed by the coordinator which included each minority type. About seven or eight businesses were classified in each category. Some of the responses referred to are extra comments that were expressed to the interviewer.

8. To site an example: Several clients expressed they had met with a business analyst of MEDA and were told "You shouldn't be in this business in the first place." If an analyst came to such a conclusion, he apparently had done a market research analysis and concluded that either the product or service was not unique enough to combat competition or the target market was not feasible or the product or service quality was not compatible to the price the consumer was willing to pay. At any rate, if one or more of these reasons justified the response of the analyst, the client either did not understand what he was saying or refused to accept the results of his analysis. Thus, the client felt the analyst was insulting and condescending.

APPENDIX A

SUPPLEMENTARY TABLES

TABLE A-1: TRADITIONAL MINORITY BUSINESS AND TRADITIONAL  
BLACK BUSINESSES

Traditional Minority Businesses

Type	Number
Beauty parlors	13
Barber shops	7
Grocery stores	7
Restaurants	51
Tailor shops	4
Cleaners	6
Funeral Homes	3
Total	91

Traditional Black Businesses

Type	Number
Beauty parlors	11
Barber shops	7
Grocery stores	7
Restaurants	8
Tailor shops	4
Cleaners	3
Funeral Homes	3
Total	43

TABLE A-2: MINORITY BUSINESSES THAT APPLIED OR BIDDED FOR  
GOVERNMENT CONTRACTS

Type of Contract Applied or Bidded For	Type of Business					
	Retail	Service	Contract	Manufacturing	Other	Total
Federal Only	3	16	9	6	2	36
State Only	0	3	2	0	0	5
Local Only	0	4	2	0	0	6
Federal and State	0	1	8	0	0	9
Federal and Local	0	1	2	0	0	3
State and Local	0	0	1	0	0	1
Federal, State & Local	1	7	4	1	0	13
Total	4	32	28	7	2	73

Eighty-four percent of the businesses that applied or bidded for government contracts actually received the sale. Note that 61 businesses applied or bidded for federal contracts, 19 businesses bidded for state contracts and 23 businesses bidded for local contracts.

APPENDIX B

QUESTIONNAIRE USED IN STUDY

business defunct ☐   
 unable to contact ☐   
 businessman refused   
 any information ☐

Interviewer	code

# METROPOLITAN MINORITY BUSINESS SURVEY

Business Name \_\_\_\_\_ SIC \_\_\_\_\_   
 Name of Interviewee \_\_\_\_\_ Title \_\_\_\_\_   
 Address \_\_\_\_\_ Zip Code \_\_\_\_\_   
 Phone Number \_\_\_\_\_ Answering Service Yes ☐ No ☐

Classify the type of business according to the following categories:

☐ Wholesale trade ☐ Other non-manufacturing   
☐ Retail trade ☐ Contract construction   
☐ Service ☐ Manufacturing   
☐ Other \_\_\_\_\_

Is this business in operation full-time with someone available to serve customers at least 40 hours a week?

Yes ☐ No ☐ Hours \_\_\_\_\_

Race: Black ☐ Indian ☐ Spanish-American ☐ Oriental ☐   
 Other ☐

Condition of Premises:

A ☐ B ☐ C ☐ \_\_\_\_\_

Interviewer Comments:

Code \_\_\_\_\_

METROPOLITAN MINORITY BUSINESS SURVEY  
QUESTIONNAIRE

Instructions: Please check the answer that best  
describes your circumstance.

1. How many full-time employees do you have, not counting owners?  
None [ ] 1-2 [ ] 3-5 [ ] 6-10 [ ] 11-25 [ ] over 25 [ ]
2. How many part-time employees do you have?  
None [ ] 1-2 [ ] 3-5 [ ] 6-10 [ ] 11-25 [ ] over 25 [ ]  
Of the employees cited above,  
a. How many are paid?  
None [ ] 1-2 [ ] 3-5 [ ] 6-10 [ ] 11-25 [ ] over 25 [ ]  
b. How many are minority? (By minority I mean Indian, Black,  
Spanish-American, or Oriental)  
None [ ] 1-2 [ ] 3-5 [ ] 6-10 [ ] 11-25 [ ] over 25 [ ]
3. How many years have you been in this particular business?  
0-2 [ ] 3-5 [ ] 6-10 [ ] over 10 [ ]
4. How many years of business experience did you have before  
starting your current business? (By business experience I mean  
clerical, supervisory or managerial experience you had in  
other businesses.)  
None [ ] 2 or less [ ] 3-5 [ ] 6-10 [ ] over 10 [ ]
5. What percentage of your customers are white?  
0-25% [ ] 26-50% [ ] 51-75% [ ] 76-100% [ ]
6. What was your total gross sales volume last year?  
0-\$10,000 [ ] \$10,001-\$50,000 [ ] \$50,001-\$100,000 [ ]  
\$100,001-\$250,000 [ ] Over \$250,000 [ ]
7. Have your sales increased or decreased 10% or more over the  
past three years?  
Increased 10% or more [ ] Decreased 10% or more [ ]  
Remained about the same, changing less than 10% up or down [ ]  
Not in business three years [ ]



A loss [ ] 0-\$10,000 [ ] \$10,001-\$25,000 [ ]  
\$25,001-\$50,000 [ ] over \$50,000 [ ]

No	[ ]	Yes
	Federal contracts	[ ]
	State contracts	[ ]
	Other	[ ]

None [ ]      Under \$50,000 [ ]      \$50,000-\$100,000 [ ]  
\$100,001-\$250,000 [ ]      Over \$250,000 [ ]

	<u>Source of Money</u>	Yes	No
1.	Personal savings or insurance loans	[ ]	[ ]
2.	Friends or relatives	[ ]	[ ]
3.	Banks or Small Business Administration	[ ]	[ ]
4.	Other, please describe _____		

	<u>Source of Money</u>	Yes	No
1.	Personal savings or insurance loans	[ ]	[ ]
2.	Friends or relatives	[ ]	[ ]
3.	Banks or Small Business Administration	[ ]	[ ]
4.	Other, please describe _____		

Yes [ ] No [ ]

Yes [ ] No [ ]

Code \_\_\_\_\_

15. Do you have monthly profit and loss statements?

Yes [ ]

No [ ]

16. Who handles the bookkeeping duties and prepares financial statements for your business?

Yourself or a member of your family [ ]  
 An employee [ ]  
 A commercial bookkeeping service [ ]  
 An outside accountant [ ]

17. Who prepares your income tax returns?

Yourself or a member of your family [ ]  
 An employee [ ]  
 An outside accountant [ ]  
 A certified public accountant [ ]

18. Would you be interested in having a professional accountant review and evaluate your accounting methods and procedures without cost or obligation on your part?

Yes [ ]

No [ ]

19. Have you received outside professional management assistance?

Yes [ ]

No [ ]

If yes, indicate the name of the agency, the kind of help received (example accounting, bookkeeping, marketing, financing, etc.) and the value of the assistance received below.

Agency Name	Kind of Help Received	Value of Assistance			
		No Benefit	Some Benefit	Very Beneficial	Don't Know
_____	_____	[ ]	[ ]	[ ]	[ ]
_____	_____	[ ]	[ ]	[ ]	[ ]
_____	_____	[ ]	[ ]	[ ]	[ ]

20. What major problems do you face in making your business more profitable?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Code \_\_\_\_\_

21. Would you be interested in obtaining management assistance for a reasonable fee from an outside firm if it was available to you?

Yes [ ]

No [ ]

22. Would you be interested in training in any of the following areas for you or any of your staff?

	Yes	No
1. Bookkeeping	[ ]	[ ]
2. Marketing	[ ]	[ ]
3. Tax	[ ]	[ ]
4. Management	[ ]	[ ]
5. Other, please describe _____		

23. Have you taken business-related courses (for example, accounting, business management, bookkeeping) in

	Yes	No
High School	[ ]	[ ]
College	[ ]	[ ]
Technical School	[ ]	[ ]
Other (specify) _____		
_____		

Metropolitan Minority Business  
Survey. by Jane S. Brown.  
CURA and School of Business  
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